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GE Builder Central; 85CM-00132

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Foley et al.

Serial No.: 10/714,272

Filed: November 14, 2003

For: METHODS AND APPARATUS FOR
ALLOWING CONSUMERS TO MAKE
CHOICES AMONG FINANCIAL SERVICE
PROVIDERS AND PROVIDING
INCENTIVES TO THE CONSUMERS

Group: 2161

Examiner: Not Yet Assigned

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date set forth below:

Signed: 

Name: Karen S. Flynn

Date: April 9, 2004

Durham, North Carolina
April 9, 2004

Commissioner for Patents
P.O. Box 1450
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INFORMATION DISCLOSURE STATEMENT UNDER § 197(a)

Sir:

This Information Disclosure Statement is being filed before a first Official Action has been mailed in this case.

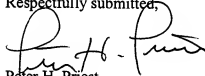
Pursuant to 37 C.F.R. 1.56, 1.97 and 1.98, applicant's attorney wishes to bring to the attention of the Patent and Trademark Office the following items listed on the accompanying Form PTO/SB/08A.

ITEMS

	<u>Patent No.</u>	<u>Publication Date</u>	<u>Patentee/Applicant</u>
1.	US- 2003-0078785-A1	04/24/03	Antonello et al.

The filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made nor shall it be construed as an admission that the information cited is considered to be material to patentability, nor shall it be construed that no other material information exists.

Respectfully submitted,



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Approved for use through 07/31/2008. OMB 0651-0031
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Substitute for form 1449A/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)			Application Number	10/714,272	
			Filing Date	11/14/2003	
			First Named Inventor	Foley et al.	
			Art Unit	2161	
			Examiner Name		
Sheet	1	of	1	Attorney Docket Number	109.0036

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No.	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)	MM-DD-YYYY		
/C.H.		US- 2003-0078785-A1	04/24/2003	Antonello et al.	
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FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No.	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁴
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Examiner Signature	/Colleen Hoar/	Date Considered	11/20/2007
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). *See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. *Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). *For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. *Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. *Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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